

## FACTS

### WHAT DOES First Community CU of Beloit DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and account balance</li> <li>• Interest rates and payment dates</li> <li>• Collateral information</li> <li>• Credit history</li> <li>• Credit scores</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons First Community CU of Beloit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community CU of Beloit share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purpose</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For our non-affiliates to market to you</b>	No	We don't share

### Questions?

Call 1-800-828-5923 or go to [www.firstccu.com](http://www.firstccu.com)

## Who we are

### Who is providing this notice?

First Community CU of Beloit. Office Locations: Beloit, Monroe, Janesville, and Machesney Park.

## What we do

### How does First Community CU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does First Community CU collect my personal information?

We collect your personal information, for example, when you:

- Make deposits or withdrawals from your account
- Apply for Loan or Open an Account
- Deposit money
- Use your debit or credit card
- Seek financial advice

### Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes-information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial or nonfinancial companies.

First Community Credit Union has no affiliates.

### Non-affiliates

Companies not related by common ownership or control. They can be financial or nonfinancial companies.

First Community Credit Union does not share with non-affiliates so they can market to you.

### Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Our joint marketing partners include insurance companies.

## Other Important Information

Our goal is to provide the best products and services to our members. If you have any questions please contact the Credit Union at 1-800-828-5923.